

Certificate of Notice Page 1 of 3  
 United States Bankruptcy Court  
 Eastern District of Pennsylvania

In re:  
 Sandra A. Abreu  
 Debtor

Case No. 19-17917-pmm  
 Chapter 7

**CERTIFICATE OF NOTICE**

District/off: 0313-4

User: John  
Form ID: 318Page 1 of 1  
Total Noticed: 17

Date Rcvd: Jun 22, 2020

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jun 24, 2020.

db +Sandra A. Abreu, 2173 Oak Hollow Drive, Columbia, PA 17512-9584  
 smg +Bureau of Audit and Enforcement, City of Allentown, 435 Hamilton Street, Allentown, PA 18101-1603  
 smg City Treasurer, Eighth and Washington Streets, Reading, PA 19601  
 smg +Dun & Bradstreet, INC, 3501 Corporate Pkwy, P.O. Box 520, Centre Valley, PA 18034-0520  
 smg +Lehigh County Tax Claim Bureau, 17 South Seventh Street, Allentown, PA 18101-2401  
 smg +Tax Claim Bureau, 633 Court Street, Second Floor, Reading, PA 19601-4300  
 14442629 +Costco Anywhere Visa Card, Attn: Bankruptcy, Po Box 6500, Sioux Falls, SD 57117-6500  
 14442632 +Fnb Omaha, P.o. Box 3412, Omaha, NE 68197-0001  
 14442634 +Nissan Motor Acceptance, Attn: Bankruptcy, Po Box 660360, Dallas, TX 75266-0360

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

smg E-mail/Text: RVSVCBICNOTICE1@state.pa.us Jun 23 2020 05:08:02  
 Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946  
 smg +E-mail/Text: usapae.bankruptcynotices@usdoj.gov Jun 23 2020 05:09:43 U.S. Attorney Office, c/o Virginia Powell, Esq., Room 1250, 615 Chestnut Street, Philadelphia, PA 19106-4404  
 14442627 +EDI: APPLIEDBANK.COM Jun 23 2020 08:23:00 Applied Bnk, 4700 Exchange Court, Boca Raton, FL 33431-4450  
 14442628 +EDI: CAPITALONE.COM Jun 23 2020 08:23:00 Capital One, Attn: Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285  
 14442630 EDI: DISCOVER.COM Jun 23 2020 08:23:00 Discover Financial, Attn: Bankruptcy Department, Po Box 15316, Wilmington, DE 19850  
 14442631 +EDI: AMINFOFP.COM Jun 23 2020 08:23:00 First PREMIER Bank, 3820 N Louise Ave, Sioux Falls, SD 57107-0145  
 14442633 +EDI: MID8.COM Jun 23 2020 08:23:00 Midland Funding, 2365 Northside Dr Ste 300, San Diego, CA 92108-2709  
 14442635 +EDI: VERIZONCOMB.COM Jun 23 2020 08:23:00 Verizon Wireless, Attn: Verizon Bankruptcy, 500 Technology Dr, Ste 500, Weldon Springs, MO 63304-2225

TOTAL: 8

\*\*\*\*\* BYPASSED RECIPIENTS \*\*\*\*\*

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Jun 24, 2020

Signature: /s/Joseph Speetjens

**CM/ECF NOTICE OF ELECTRONIC FILING**

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on June 22, 2020 at the address(es) listed below:

ALAIN V. GRBACH on behalf of Debtor Sandra A. Abreu [avgrbach@aol.com](mailto:avgrbach@aol.com)  
 CHRISTINE C. SHUBERT [christine.shubert@comcast.net](mailto:christine.shubert@comcast.net), [J100@ecfcbis.com](mailto:J100@ecfcbis.com)  
 REBECCA ANN SOLARZ on behalf of Creditor Nissan Motor Acceptance Corporation  
[bkggroup@kmllawgroup.com](mailto:bkggroup@kmllawgroup.com)  
 United States Trustee [USTPRegion03.PH.ECF@usdoj.gov](mailto:USTPRegion03.PH.ECF@usdoj.gov)

TOTAL: 4

**Information to identify the case:**

Debtor 1 **Sandra A. Abreu**  
First Name Middle Name Last Name

Debtor 2  
(Spouse, if filing)  
First Name Middle Name Last Name

Social Security number or ITIN **xxx-xx-1908**  
EIN **-----**  
Social Security number or ITIN **-----**  
EIN **-----**

United States Bankruptcy Court **Eastern District of Pennsylvania**

Case number: **19-17917-pmm**

## Order of Discharge

12/15

**IT IS ORDERED:** A discharge under 11 U.S.C. § 727 is granted to:

Sandra A. Abreu

6/22/20

**By the court:** Patricia M. Mayer  
United States Bankruptcy Judge

### Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

#### Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

#### Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**For more information, see page 2 >**

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**